

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: TRACY L RIVERS § Case No.: 09-25601  
§  
§  
§  
§  
§  
Debtor(s) §

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/15/2009.
- 2) This case was confirmed on 08/31/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/01/2010.
- 6) Number of months from filing to the last payment: 6
- 7) Number of months case was pending: 10
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 20,685.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 3,950.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 3,950.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,500.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 264.20
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 3,764.20

Attorney fees paid and disclosed by debtor	\$ .00
--	--------

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	UNSECURED	7,099.00	6,649.00	6,649.00	.00	.00
HSBC BANK NEVADA	UNSECURED	880.00	820.35	820.35	.00	.00
CHASE	UNSECURED	4,313.00	NA	NA	.00	.00
COM ED EXELON CORPOR	UNSECURED	800.00	NA	NA	.00	.00
COUNTRY DOOR	UNSECURED	19.79	NA	NA	.00	.00
FIRST RATE FINANCIAL	UNSECURED	2,000.00	NA	NA	.00	.00
GEMB/JC PENNY	UNSECURED	464.00	NA	NA	.00	.00
GINNYS	UNSECURED	241.00	284.06	284.06	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	393.00	464.19	464.19	.00	.00
THE LOAN MACHINE	UNSECURED	2,000.00	1,120.57	1,120.57	.00	.00
MASON	UNSECURED	90.71	NA	NA	.00	.00
MIDNIGHT VELVET	UNSECURED	572.00	622.28	622.28	.00	.00
MONROE & MAIN	UNSECURED	280.77	309.93	309.93	.00	.00
NICOR GAS	UNSECURED	355.00	150.35	150.35	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	538.00	577.56	577.56	.00	.00
T-MOBILE/T-MOBILE US	UNSECURED	265.00	324.37	324.37	.00	.00
BENEFICIAL MORTGAGE	SECURED	106,572.00	103,617.70	.00	.00	.00
DELL FINANCIAL SERVI	SECURED	1,000.00	.00	.00	.00	.00
DELL FINANCIAL SERVI	UNSECURED	1,341.00	2,472.22	2,472.22	.00	.00
SANTANDER CONSUMER U	SECURED	4,625.00	20,201.89	19,685.00	125.00	44.30
SANTANDER CONSUMER U	UNSECURED	15,060.00	.00	516.89	.00	.00
HSBC BANK NEVADA	UNSECURED	512.00	549.93	549.93	.00	.00
US BANK NA	UNSECURED	501.00	NA	NA	.00	.00

<b><u>Scheduled Creditors:</u></b>						
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
BENEFICIAL MORTGAGE	SECURED	.00	7,739.54	7,000.00	.00	.00
AMERICASH LOANS LLC	UNSECURED	NA	535.52	535.52	.00	.00
ERNESTO D BORGES JR	PRIORITY	NA	.00	16.50	16.50	.00
BENEFICIAL MORTGAGE	OTHER	NA	NA	NA	.00	.00
SEVENTH AVENUE	UNSECURED	NA	1,052.34	1,052.34	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	7,000.00	.00	.00
Debt Secured by Vehicle	19,685.00	125.00	44.30
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	<b>26,685.00</b>	<b>125.00</b>	<b>44.30</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	16.50	16.50	.00
<b>TOTAL PRIORITY:</b>	<b>16.50</b>	<b>16.50</b>	<b>.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>16,449.56</b>	<b>.00</b>	<b>.00</b>

**Disbursements:**

Expenses of Administration	\$ 3,764.20
Disbursements to Creditors	\$ 185.80
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 3,950.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/06/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.